



2026 ANNUAL GENERAL MEETING MINUTES

TUESDAY, APRIL 22, 2026

LOCATION/TIME - 6:00PM RENEW CHURCH

Council: Bob Hyde, Paul Kavanagh, Ron Plankeel, Paul Dhaliwal, Marilyn Hunter, Cathy Maxwell
Strata Management: Jesse Train, Strata Manager
Regrets:

STRATA COUNCIL – 2025 / 2026

EXECUTIVES

Bob Hyde - T102
Paul Kavanagh - T164
Cathy Maxwell - T166
Paul Dhaliwal - T172
Marilyn Hunter - T168
Ron Plankeel - T272

Non-Council Assignments:

Zenon Jalbert - T202
Marilyn Thomas - T168
Marie Steen - T177
Doug McLeod - M302
Norm Reid - T302
Mike Maxwell - T166
Ashley Orton - T243

COMMITTEE ASSIGNMENTS

President, Treasurer, Bring Forward, Capital Works
Vice President, Security & Privacy, Treasurer, Capital Works
Condos, Secretary, Minutes
Condos, Pest Control Committee, RV Lot, Clubhouse
Social Committee Liaison, Clubhouse, Ponds & Fountains
Townhouses, Landscaping, Irrigation, Capital Works

Website, Security & Privacy
RV Lot
Pest Control
Emergency Preparedness
Irrigation
Capital Works
Security & Privacy, Website

CARETAKERS

Don Kendall Hours: 7:00 AM-3:30 PM- weekdays
Marie Orton -Weekends On Call, Office Monday, Thursday-Saturday 11:00 am to 1:00 pm
Emergency only : (604) 834-4578 Email: chelseagardens1416@outlook.com
NON-EMERGENCY CALLS - 604-501-0479

STRATA MANAGER: CROSSROADS

Strata Manager: JESSE TRAIN Email: jesse@crpm.ca

#215 - 7455 132nd Street, Surrey, BC V3W 1J8
Phone: (778) 578-4445 Fax: (778) 578-4447

EMERGENCY CONTACT - 24 HOUR SERVICE (778) 578-4445

Calling afterhours for an emergency you will be asked to press "1".
This takes you to our afterhours 24/7 Call centre who will then contact
the Strata Managers (or their back-up) at home or cell phone.

Owners are advised that they should retain their electronic or printed copies of the minutes for future use. Should an owner decide to sell, most prospective buyers will usually request two years' worth of minutes and, if you do not have them, there is a charge of \$0.25 per page from CrossRoads Management Ltd. for this service. Retaining the minutes will help you and/or the buyer avoid this charge. PDF copies can also be obtained from the Chelsea website: www.chelseatoday.org

(1) CALL TO ORDER

Bob Hyde, President, and a quorum being present called the meeting to order at 6:32 PM. The Strata Manager, Jesse Train from CrossRoads Management Ltd., was asked to facilitate the meeting from that point on.

CODE OF CONDUCT TO FOLLOW FOR THE AGM:

- An Owner has the right speak once on an issue, for a maximum of 2 minutes.
- If time permits, an Owner may speak a second time when other Owners have had opportunity to speak (ideally, 2 Owners will speak in favour of a motion and 2 against).
- An Owner will speak to the Chair and not to other Owners
- The Chair can rule an Owner "Out of Order", if the Owner exceeds their allotted time, is speaking off topic and/or is speaking in an unwelcoming or inappropriate manner or tone.

(2) CALLING THE ROLL / CERTIFICATION OF PROXIES

The roll was called, and all proxies certified by Jesse Train in accordance with the requirements of the Strata Property Act. The Act requires that a quorum consisting of one-third (132) of the Owners be present for the meeting to proceed. Jesse Train reported that a quorum was present as follows:

127 Owners registered in person.
92 Owners represented by proxy.
219 Owners present/represented in total.

(3) PROOF OF NOTICE / WAIVER OF NOTICE

Jesse Train advised that, as per the Strata Property Act and Regulations, appropriate notice must be given to all Owners either by mail to their last-known address or hand-delivered on-site. In the case of this Annual General Meeting, the notices were distributed commencing door to door by volunteers and council members. The remaining packages were sent back to Crossroads to be put in the mail. This was completed on April 2, 2026.

It was **MOVED** (T164), and **SECONDED** (T102) that adequate notice was given for this meeting.

IN FAVOUR: 219 NOT IN FAVOUR: 0 ABSTAINED: 0 CARRIED

(4) APPROVAL OF AGENDA

It was **MOVED** (T164), and **SECONDED** (T102) to approve the Agenda as presented.

IT WAS NOTED THAT RESOLUTION "H" - SMOKING HAS BEEN REQUESTED TO BE A SECRET BALLOT

IN FAVOUR: 219 NOT IN FAVOUR: 0 ABSTAINED: 0 CARRIED

(5) ADOPTION OF MINUTES: AGM – APRIL 22, 2025

It was **MOVED** (T164), and **SECONDED** (T102) to adopt the minutes of the AGM held April 22, 2025.

IN FAVOUR: 219 NOT IN FAVOUR: 0 ABSTAINED: 0 CARRIED

(6) REPORT FROM THE COUNCIL PRESIDENT

Welcome to the 2026 Annual General Meeting of Chelsea Gardens. Thank you for your participation in this democratic process.

As in the past, this previous year has been a busy one for Chelsea Gardens with a number of visible and not so visible improvements. Below are some of the ones of note:

- Staffing – Don our caretaker is now our resident caretaker having moved into the caretaker suite in the Clubhouse after well needed upgrades were done. Scott and David continue to provide assistance to Don as needed. There are now two part-time office staff (Marie and Linda) that provide assistance to residents two hours a day, seven days a week
- Clubhouse – The guest suites have undergone an uplift with new flooring and paint thanks primarily to Don, Scott, and David.
- Pool – The deck was cleaned and painted before the 2025 swimming season. This year a cover was purchased for the pool which will reduce heating costs and keep the water cleaner.
- Major Repairs – The front and east gates and the corner sign structures underwent needed major restorations.
- Painting Project – The stucco and wood surfaces of the complex underwent a major repaint project.
- Windsor Security Access – The system was replaced and updated on an emergency basis after the existing system failed.
- Mechanical Systems – These continue to need constant maintenance and part replacements due to their age. These include the hot water, cooling, and heating systems of the Clubhouse, pool, and three condo buildings.
- Drainage, Water, and Irrigation – Again with the age of these systems they are needing continuing costly repairs as problems crop up.

Volunteers continue to be the life-force of Chelsea. Without them this place could not function to anywhere near the way it does now. Thank you to you all.

Thank you to the staff that do a lot of the work that is needed throughout the complex as well as help residents solve problems. These people many of you know: Don Kendall, Scott McFadyen, David Bremner, Marie Orton, and Linda Hart.

Thank you to our strata manager Jesse Train of CrossRoads Management. Jesse and CrossRoads staff help keep our strata on track.

Your elected Council continue to work very well together. The past Councils have been a hard working group. To the two members that are choosing to step down at the end of this term, thank you for your service. Thanks also to those councillors choosing to carry on through their term.

To the residents of Chelsea Gardens, thank you for putting your trust in Council and being part of this Annual General Meeting. **Bob Hyde, Council President, 2025-2026**

(7) ELECTION OF STRATA COUNCIL

Jesse Train explained that the following Council Members are entering the second year of a two-year term and the positions are not up for election in accordance with Chelsea Garden’s Bylaw #11.

Paul Kavanagh T164, Marilyn Hunter T168 and Cathy Maxwell T166

The following (listed alphabetically by first name) have been nominated to run for Council:

Ashley Orton T243, Bob Hyde T102, Ron Bergman T231 and Susie Glowsky T314

All these candidates had submitted their bio papers indicating their willingness to stand for the election to council. This was included in the AGM package so Owners could have background information on each candidate.

Jesse Train mentioned nominations may also be made from the floor of the AGM and called for additional nominations. There were no nominations from the floor.

Jesse Train requested that the Council be voted in by acclamation with a show of voting cards. There were 5 objections therefore, a secret ballot took place. After the ballots were counted the elected 2026/2027 Strata Council is as follows:

2026-2027 COUNCIL

Bob Hyde	T102
Ashley Orton	T243
Paul Kavanagh	T164
Susie Glowsky	T314
Marilyn Hunter	T168
Cathy Maxwell	T166
Ron Bergman	T231

(8) ELECTION OF THE INVESTMENT COMMITTEE

The Investment Committee was appointed at last years AGM for a 3-year term and they are as follows:

Paul Kavanagh – T164

Barb Gregg – W420

Mary Lou Leslie– T109

(9) RATIFICATION OF RULES – SIMPLE MAJORITY VOTE (OVER 50%)

A Strata Council is permitted to pass rules during their term of office and these rules are valid and effective immediately upon passage. In order to remain valid, the rules passed by council must be brought forward to the next Annual General Meeting to be ratified by the owners and this requires a simple majority (more than 50%) vote. This year there were a few new rules passed by council and these are being brought forward for owner ratification.

None Passed during this Fiscal Year

(10) UPDATE ON INSURANCE

The Strata Manager informed the Owners of details of the Strata Corporation's insurance policy. The policy was renewed effective March 1, 2026.

While the Strata Corporation is obligated to insure, under the Strata Property Act, all buildings and common property including individual strata lots, the insurance coverage only covers what was originally provided by the developer when the strata complex was constructed and marketed.

This means that all of your contents (such as furniture, appliances, clothing, jewelry, personal possessions etc.... this list goes on) are not insured by the strata corporation's insurance policy. In the event of a loss such as fire or water damage you would not receive any compensation for these items from the strata's insurer.

What you may not know is the "betterments" are also not covered. Betterments are improvements that you or a previous owner may have done as you renovated or improved your home. Examples would be hardwood or laminate flooring to replace carpeting (or higher quality carpeting), new countertops and cupboards, tile floors, new lighting fixtures and again the list can go on. The Strata insurer will only provide coverage for what the developer originally installed and if you or a previously owner did upgrades, you will need coverage for the difference in price from your content provider.

The Strata insurance policy does not cover "content manipulation" which would be the cost of moving and storing contents during the restoration phase.

You are also not covered for the assessment of the strata corporation's deductible (or the actual cost of repairs if less than the deductible) when the cause of the damage originates within the strata lot and this can be up to \$50,000.00.

A possible significant cost to owners would arise out of a devastating earthquake. Were there to be a total loss, we would receive insurance coverage up to just under 198 million dollars. This Deductible is reduced from last year from **15% to 10%** on the policy, that would mean that Chelsea Gardens' owners would have to come up with just over 19.85 million dollars. Although the assessment to owners would be based on unit entitlement (square footage), the average cost per unit would be around \$50,000. If the reconstruction costs exceeded 194 million dollars, then the assessment would be increased to cover any shortfall. The range of deductibles would be:

Condo – Smallest at \$30,692 to the Largest at \$54,386

Townhouse – Smallest at \$52,804 to the largest at \$65,320

It is noted that due to the reduction in earthquake deductible, this means it may be easier to acquire earthquake deductible coverage for your own home policy. Previously some of the deductible amounts were over \$90,000 which was not easily achievable.

Another important coverage to have in your content policy is "additional living expense". Were a unit considered to be un-inhabitable during the course of restoration or reconstruction, you would need coverage for a hotel, motel or apartment rental during that period. The Strata policy provides coverage of \$50,000.00 per unit for additional living expense but only after the amount on your personal policy is exhausted. There is a maximum cap of 1 million dollars on this coverage for the entire strata so, in the event of a major disaster such as the fire across the street; that runs out fairly quickly. Generally (but not always) the additional living expense under a home owner policy is 50% of the contents amount. If you undervalue your contents, this impact the amount you can claim under additional living expense.

This makes it very important for **every** homeowner to obtain a condominium insurance policy that will provide coverage for all of those things mentioned above. These policies are relatively low cost because the strata insurance covers the most expensive items such as the buildings themselves. If you do not have a condominium insurance policy (commonly referred to as a contents policy) you risk the loss of your personal property, the cost differential of any betterments and the cost of the strata/s insurance deductible. All of this can add up.

Please be aware that, at Chelsea Gardens, there is a bylaw that allows the Strata Corporation to charge back repairs required in an affected unit when the source of the issue (usually water) came from another unit. This would be in the form of an assessment. You will still need to reach out to your insurance company to initiate a claim, but do advise them of this bylaw:

The owner of a strata lot shall be obligated to pay to another owner the costs (including any insurance deductible) to repair any damage to that other owner's strata lot for which the owner, a tenant, an occupant of the strata lot or their guest or invitee are responsible or the source of which originated in the owner's strata lot.

Not all content policies are the same and some do not have adequate coverage for betterments and deductible assessments. It is suggested that all owners take a copy of the insurance declaration form included in this package when you next re-new your content policy. The key strata deductibles that would be assessed to an owner would include:

- **All-Risks (\$10,000.00)**
- **Water Damage (\$50,000.00)**
- **Sewer back-up (\$50,000.00)**
- **Flood (\$25,000.00)**
- **Earthquake (10%)**

Please make sure that your insurance broker understands that you should have coverage, to at least these amounts, should you be assessed a strata deductible.

It was **MOVED** by T164 and **SECONDED** by T102 to approve the Insurance coverage for 2024-2025 year as distributed prior to this Annual General Meeting.

IN FAVOUR: 219 NOT IN FAVOUR: 0 ABSTAINED: 0 CARRIED

(11) PRESENTATION OF THE 2025 - 2026 OPERATING RESULTS

The operating results were presented in the AGM package for all Owners to review.

(12) APPROVAL OF THE PROPOSED 2026 - 2027 OPERATING BUDGET

It was **MOVED** by T164 and **SECONDED** by T102 to approve the Operating Budget as distributed prior to this Annual General Meeting.

IN FAVOUR: 219 NOT IN FAVOUR: 0 ABSTAINED: 0 CARRIED

A copy of the new Strata Fees for each of the condos and townhomes was attached to the AGM packages and there is an approved decrease for both condos and the townhouses. To avoid extra printing costs the new fee schedules will be posted to the website and sent electronically to Owners' emails.

CHELSEA GARDENS 2026/2027 PROPOSED OPERATIONS BUDGET

OPERATIONS BUDGET

The Finance Committee and Council were able to achieve the objective of planning no increase to the operations portion of the budget.

As noted on the Strata Fee Schedules, the combined amounts to be paid by individual units will be less than last year, despite the increase in the Contingency Reserve Fund (CRF) contributions. The major reason would be the forecasted lower water and utility costs as described below.

This past fiscal year we carried over a surplus from 2024-2025 of \$258,024. Over this past year we transferred \$218,000 of this to the CRF. This year's budget is forecasting a year-end surplus of \$164,902. This surplus amount is slated to be transferred to the CRF throughout the year.

FORECAST INCOMES

Council attempted to be conservative in estimating income in the different categories.

FORECAST EXPENSES

Each individual account was looked at and the proposed budgeted amounts based on analyzing actual expenditures from the last several years and expectations for the coming year. The mechanical systems and infrastructure of the strata are requiring increasingly higher attention, thus the amounts budgeted for these categories remain high or are increased.

Insurance is our most major expense. There was an unexpected 51% decrease this year which will reduce our expense by over \$300,000 for this category. This is a major factor in maintaining the zero increase in operations fees and the forecast surplus. There is no guarantee that this amount will not increase again in future years.

WATER FUND

The estimated budget amount to be paid to the City of Surrey is ten percent over last year. There is an accumulated surplus in this account which will be used to reduce the amount paid per strata unit, despite an increase in the City of Surrey rates.

Owners can expect an increase next year as the accumulated surplus is used up.

CONDO UTILITIES FUND

The estimated dollar amounts to be paid for electricity and gas are based on the highest usage year in the last several years. This fund also has an accumulated surplus that will decrease the amount paid by each condo owner for the coming year.

As with the Water Fund, condo owners can expect an increase next year as the accumulated surplus is used up.

MONTHLY STRATA FEE PAYMENTS

Due to this year's budget being a reduction in fees, you will see a difference in the amount taken out on your June 1st fees being less than the amount noted in the fee schedules as there will be a reimbursement of fees for March, April and May 2026.

CRF BUDGET 2026/2027 PROPOSAL

Contingency Reserve Fund

A contingency reserve fund (CRF) is a financial reserve set aside by a strata corporation to cover unexpected or large-scale expenses that occur less frequently than once a year, such as major repairs or replacements of common property. The CRF has two sources of income namely, strata fees and interest. The Strata can also charge special levies to fund significant expenditures. Councils receive guidance from Depreciation Reports and actual experience in planning the large-scale expenses.

The Chelsea Gardens CRF is a common fund that receives monthly contributions in the form of strata fees from residents of both the townhouses and condos. The funds are available to pay for common property improvements as well as projects specific to either townhouses or condos.

Strata corporations are required by legislation to contribute a minimum amount equivalent to no less than 10% of their total annual operating budgets to the CRF. In Chelsea Gardens, CRF strata fees have averaged 42% of total income over the past five years. These additional contributions have contributed to funding the CRF.

Current status of the CRF

The balance of the CRF at the end of February, 2026 was \$1,721,522. In fiscal year 2025/26 the CRF earned interest of \$75,953. Interest income for the next several years will be reduced due to the cash drawdown for the townhouse roof replacement and the recent painting project.

Future CRF requirements

The 2026 Depreciation report identified a number of significant infrastructure upgrade and repair projects that have to be funded through the CRF and/or special levies. The engineers identified about \$66 million in reserve fund expenditures associated with the major systems and components over the next 30 years. The more significant of these projects include; domestic water, window assemblies, exterior walls, underground water supply and drainage, and hard surfaces such as roadways, as well as condo roofs, parkade membrane, boilers and elevators.

The engineers recommended that Chelsea Gardens increase its CRF contributions significantly above the 2024/25 level by 12% per year for the next five years and by 3% thereafter. Last year the CRF strata fees were increased by 4% and Council is proposing a further 6% increase in the budget for 2026/27 to ease the transition to the higher funding requirement. The increase in average monthly strata fees for next year for the Condos will be \$8.20 and for Townhouses, \$12.20.

CRF Projection

Council is projecting a CRF balance of \$3,107,860 at the end of February, 2027. The increase in the fund will come from several sources including the 6% increase in contributions, the surplus from the townhouse roofing project and the projected operating surplus for 2026/27. In addition, we are planning for only \$280,000 in expenditures compared with \$1,023,468 last year. The following table presents the projection of the CRF balance. The projection includes allowances for the various engineering assessments recommended by JRS Engineering, the authors of the Depreciation Report. Except for last year the expenditure numbers are estimates only.

CHELSEA GARDENS					
CONTINGENCY RESERVE FUND					
PROJECTION					
	2025-26	2026-27	2027-28	2028-29	2029-30
Opening Balance	\$ 1,617,317	\$ 1,721,522	\$ 3,107,860	\$ 2,052,302	\$ 3,027,645
Strata Fees	833,720	883,743	954,443	1,040,342	1,144,377
Interest Income	75,953	65,000	50,000	40,000	45,000
Total Revenue	909,673	948,743	1,004,443	1,080,342	1,189,377
Expenditures					
Townhouse Capital Projects	43,646	75,000	75,000	75,000	75,000
Windsor Hot Water Boiler	19,889				
Access Control System	41,030	175,000			
Condo Roofs			1,750,000		
Exterior Painting	725,211				
Gate Structures	172,748				
Purchase new utility vehicle		30,000			
Clubhouse Roof East Side			175,000		
Engineering Assessments:					
Mayfair Parkade Structure			20,000		
Building Envelope Condition			40,000		
Mechanical Equipment				15,000	
Condo Elevators				15,000	
Other Common expenses	20,944				
Total expenditures in the year	1,023,468	280,000	2,060,000	105,000	75,000
Other					
Surplus from operations	218,000	317,877			
Townhouse roof contingency		399,718			
Closing Balance	\$ 1,721,522	\$ 3,107,860	\$ 2,052,302	\$ 3,027,645	\$ 4,142,022

(13) RESOLUTIONS

RESOLUTION 'A' – MAJORITY VOTE – ACCESS CONTROL UPGRADE

Therefore, be it resolved as a Majority Vote of the Owners, LMS 1416, Chelsea Gardens, that Council is hereby authorized to spend up to \$175,000.00 from the CRF to update the access control system for the remainder of the complex.

MOVED by T164 **SECONDED** by T102

IN FAVOUR: 219 NOT IN FAVOUR: 0 ABSTAINED: 0 CARRIED

RESOLUTION 'B' - 3 / 4 VOTE – TOWNHOUSE CAPITAL PROJECTS REPAIRS - 2026

Therefore, be it resolved as a 3/4 Vote of the Owners, LMS 1416, Chelsea Gardens, that Council is hereby authorized to spend from the Contingency Reserve Fund up to \$50,000.00 to inspect, and where necessary, repair and caulk those townhouse units, replace spindles and do envelope repairs as required on a priority basis.

MOVED by T164 **SECONDED** by T102

IN FAVOUR: 218 NOT IN FAVOUR: 1 ABSTAINED: 0 CARRIED

RESOLUTION 'C' - 3 / 4 VOTE – PRIVACY FENCING - 2026

Therefore, be it resolved as a 3/4 Vote of the Owners, LMS 1416, Chelsea Gardens, that Council is hereby authorized to spend from the Contingency Reserve Fund up to \$25,000.00 in 2026 to inspect, and where necessary, replace failed privacy fences with a new horizontal style as approved at the 2025 AGM.

MOVED by T164 **SECONDED** by T102

IN FAVOUR: 219 NOT IN FAVOUR: 0 ABSTAINED: 0 CARRIED

RESOLUTION 'D' - 3 / 4 VOTE – PURCHASING A NEW ELECTRIC UTILITY VEHICLE

Therefore, be it resolved as a 3/4 Vote of the Owners, LMS 1416, Chelsea Gardens, that Council is hereby authorized to spend from the Contingency Reserve Fund up to \$30,000.00 in 2026 purchase a new or used electric utility vehicle.

During discussion it was **MOVED** by th218 and **SECONDED** by th287 to add the option of leasing to the resolution, after a vote the motion was **DEFEATED**

The original resolution was then voted on:

MOVED by T164 **SECONDED** by T102

IN FAVOUR: 218 NOT IN FAVOUR: 1 ABSTAINED: 0 CARRIED

RESOLUTION 'E' - 3 / 4 VOTE – AIR CONDITIONERS, HEAT PUMPS

Therefore, be it resolved as a 3/4 Vote of the Owners, LMS 1416, Chelsea Gardens that the words “heat pump” are inserted anywhere in the current bylaw 6 (i) where it refers to Air Conditioner.

MOVED by T164 **SECONDED** by T102

IN FAVOUR: 219 NOT IN FAVOUR: 0 ABSTAINED: 0 CARRIED

RESOLUTION 'F' - 3 / 4 VOTE – ENERGY MANAGEMENT DEVICES REQUIRMENTS

Therefore, be it resolved as a 3/4 vote of the Owners, LMS 1416, Chelsea Gardens, that a new bylaw 6 (j) be adopted that reads:

(j) Additions to Electrical System Loads

For the purposes of this bylaw:

“Energy Management Device (EMD)” means a device, system, or software-enabled controller that actively monitors, controls, limits, schedules, or optimizes electrical load to prevent electrical service overload and manage peak demand.

“Electrical Permit” means any permit required for electrical work under applicable building or electrical codes.

“Gas-to-Electric Conversion” means the replacement or removal of any gas-fired appliance with an electrically powered appliance.

“Major Electrical Load” means any electrical installation that significantly increases demand on an electrical service, including but not limited to air conditioning units, heat pumps, electric vehicle charging equipment, or electric space and water heating.

(A) An approved Energy Management Device shall be installed when any of the following occur:

- Installation of a new or replacement:
- Air conditioning unit;
- Heat pump;
- Electric vehicle (EV) charging equipment.

Conversion from any gas-fired appliance to an electrically powered appliance, including but not limited to:

- Space heating;
- Water heating;
- Cooking appliances;
- Clothes dryers.
- Any combination of installations or conversions that materially increases electrical load, as determined by the Authority Having Jurisdiction (AHJ).

(B) Device Requirements

- The Energy Management Device shall:
- Be approved by the Authority Having Jurisdiction;
- Be capable of managing electrical loads to prevent service overcapacity;
- Operate automatically without requiring manual user intervention;
- Be compatible with the installed electrical equipment; and
- Comply with all applicable electrical codes and safety standards.

(C) Alternatives and Exceptions

- An Energy Management Device shall not be required where the applicant demonstrates, through a load calculation prepared by a qualified professional, that existing electrical service capacity is sufficient without load management for that specific unit capacity only.
- The Authority Having Jurisdiction may approve alternative load-management solutions that achieve equivalent or better performance.
- Temporary installations may be exempt at the discretion of the Authority Having Jurisdiction.

(D) Permitting and Inspections

- Proof of Energy Management Device installation shall be provided prior to final electrical inspection approval.
- The Energy Management Device shall be operational at the time of inspection.

MOVED by T164 **SECONDED** by T102

IN FAVOUR: 219 **NOT IN FAVOUR: 0** **ABSTAINED: 0** **CARRIED**

RESOLUTION 'G' - 3 / 4 VOTE – FLAG SIZE

Therefore, be it resolved as a 3/4 Vote of the Owners, LMS 1416, Chelsea Gardens that bylaw 3 subsection (5) (a) and (b) that currently reads as follows:

(5) (a) No laundry, clothing, bedding or non-decorative items shall be hung from, stored on, or displayed from windows, decks, patios, or other parts of the strata lot such that they are visible from the outside of the building. Outdoor patio furniture is allowed on patios and balconies. Canadian and Province of BC flags that are of reasonable size (not to exceed 2' X 4') and in good condition are exempt. provided that the attachment of any item does not compromise the building envelope. **#CA9834382**

(b) Other than during the period of one week before and one week after Canada Day and/or BC Day, flags shall not be displayed off balcony railings and shall be displayed as intended (i.e. Not upside-down, deliberately sideways, ragged, torn or excessively faded). Other than during the week before and week after Canada Day and BC Day, each Strata Lot is restricted to display up to a maximum of one flag and the flag should not exceed two feet in width by four feet in length. Owners are responsible for damage to the building envelope. During the one week

before and one week after Canada Day and BC Day, there will be no restriction on the quantity and location of these flags.

To be amended to

(5) (a) No laundry, clothing, bedding or non-decorative items shall be hung from, stored on, or displayed from windows, decks, patios, or other parts of the strata lot such that they are visible from the outside of the building. Outdoor patio furniture is allowed on patios and balconies. Canadian and Province of BC flags that are of reasonable size (not to exceed 3' X 6') and in good condition are exempt, provided that the attachment of any item does not compromise the building envelope. #CA9834382

(b) Other than during the period of one week before and one week after Canada Day and/or BC Day, flags shall not be displayed off balcony railings and shall be displayed as intended (i.e. Not upside-down, deliberately sideways, ragged, torn or excessively faded). Other than during the week before and week after Canada Day and BC Day, each Strata Lot is restricted to display up to a maximum of one flag and the flag should not exceed three feet in width by six feet in length. Owners are responsible for damage to the building envelope. During the one week before and one week after Canada Day and BC Day, there will be no restriction on the quantity and location of these flags.

MOVED by T164 **SECONDED** by T102

IN FAVOUR: 219 NOT IN FAVOUR: 0 ABSTAINED: 0 CARRIED

RESOLUTION 'H' - 3 / 4 VOTE – SMOKING

Therefore, be it resolved as a 3/4 Vote of the Owners, LMS 1416, Chelsea Gardens that bylaw 3 subsection (20) that currently reads as follows:

3. Use of Property

(20) Smoking and vaping on the limited common property (i.e. patios and balconies) or on common property within 7.5 meters of a doorway or window is not permitted. As per Bylaw 3(1)(c), if an owner is affected with your smoking or vaping, you must not allow your smoke or vape fumes to leave your strata lot. (#CB1485015)

(a) Smoking and vaping are not permitted anywhere within the recreation building. Smoking is permitted only in the designated areas with an ashtray.

(b) Smoking and vaping are not permitted in any interior common property including but not limited to the underground parkade.

(c) There is no smoking or vaping in the pool/spa or on any of the surrounding deck surfaces.

To amend the current bylaw and add a new bylaw under a new heading to read:

Smoking

Smoking and vaping any substance on the limited common property (i.e. patios and balconies) or anywhere on common property is not permitted.

For the purposes of this the following definitions apply:

(a) "smoke" or "smoking" includes inhaling, exhaling, burning or carrying of a lighted cigarette, cigar, pipe, hookah pipe or other lighted smoking equipment that burns tobacco or other weed substances (including, for clarity, cannabis);

(b) "vape" or "vaping" includes inhaling, exhaling, vapourizing or carrying or using an activated e-cigarette.

MOVED by T164 **SECONDED** by T102

It was Requested that this resolution be a secret ballot. After discussion and voting the ballots were counted and the following was the results:

IN FAVOUR: 82 NOT IN FAVOUR: 137 ABSTAINED: 0 DEFEATED

RESOLUTION 'I' – 50% VOTE – RV LOT RULE UPDATES

Therefore, be it resolved as a majority vote of the Owners, LMS 1416, Chelsea Gardens, that the RV lot Rules be updated with the following highlighted in yellow below:

1. RV Rules:

Chelsea Gardens Recreational Vehicles Rules

1. General

- j. 12) RV stall rental rate for owners and tenants. – \$30.00 per month.
- 13) RV stall rental for non-RV vehicles - \$30.00 per month.
- 14) Tow vehicle rental rates. – No charge
- 15) RV Lot key deposit - \$10.00.
- 16) RV parking rates for visitors. - \$30.00 per week or portion thereof.

h. Parking Rules for Recreational Vehicles

1) Resident owners will be given first opportunity to park in the parking area provided. Resident tenants will be accommodated if space is available. Residents must show proof of registration and ownership at the time a space is allocated. Sole ownership of the RV and tow vehicle by the Chelsea Gardens resident is required. RV and tow vehicle must be registered with the Strata Corporation/**RV Committee** along with proof of third-party liability insurance with the registered owners name, unit number and space allocated. All trailers and 5th wheels must have a tow vehicle registered with it. Should any license plate expire, proof of liability insurance must be provided to the Strata Corporation/**RV Committee** who will be responsible to maintain these records.

2) Owner requests a stall by contacting **the RV Committee Chairperson** and provides detailed information about the size/type of rig.

3) **Council delegates to the RV Committee the decision on stall availability, assignment of stalls and administrative responsibilities. The RV Committee Chairperson determines availability and distributes an application form/contract and pertinent Bylaws and Rules.**

4) **Owner returns signed application form/contract, vehicle registration and insurance papers to the RV Chairperson who forwards these to Crossroads who then records permission for PAP authorization.**

5) Owner makes payment arrangements giving PAP authorization. Once all the paperwork is in place, CrossRoads will collect for the key and provide it to the owner.

Owner obtains key from Chelsea Gardens office by making a deposit which is recorded as with all key rentals.

6) When an RV is sold **the RV Committee Chairperson** must be notified to cancel the use of the RV space and the monthly fees. The user must return the key to **the Chelsea caretaker office for the return of their deposit.**

7) When an RV is sold the allocated space reverts to the control of the Strata Corporation/**RV Committee**. RV spots are not transferable to another owner and are allocated by the **RV Committee** based on a priority list.

8) When an RV is sold it must be removed from Chelsea property upon completion of the sale.

9) If the new owner of the RV is a Chelsea resident they should contact **RV Committee** to inquire about obtaining a parking space.

10) If the resident owner is replacing the RV with another unit they will be given 3 months to replace it without losing their space, providing rental fees for the 3 months are maintained.

11) Electrical outlets and water taps are provided on site for vacuuming, power washing, tank filling, power tools, etc. They are not to be used for other purposes such as heating or vehicle block heaters. **Due to limited electrical power available in the RV lot, power should be used sparingly and must not be used for lengthy battery charging.** As available, on a first come first served basis, electrical outlets may be used to prepare an RV for the road for up to 24 hours.

12) If parking spots are available, residents' visitors may be allowed to park their RVs in the RV parking area subject to the following conditions:

- No living (overnight) in the RV parking area is allowed;

- Visitors will be charged per week for parking in the RV parking area (maximum stay two (2) weeks. Any part of a week is charged at the weekly price and is to be paid in advance to the **RV Chairperson or Chelsea Gardens office.** The charge or fee for this is to be determined by the Strata Council at the last Council meeting in March, prior to the approval and distribution of the Annual General Meeting agenda. The new rates or fees will take effect only after owner approval (or amendment) at the AGM.

13) No allocated parking spot may be left unoccupied for longer than six (6) consecutive months without prior written approval of the Strata Council, acting upon the advice of the RV Committee. Every RV must be in the RV lot for a cumulative six (6) months out of twelve (12) months without written permission from the Strata Council, acting upon advice from the RV Committee. Regardless of whether or not an RV is in the RV lot, the monthly charges still apply.

14) Any vehicle parked in the RV lot must be kept clean and maintained and the area around the vehicle, also kept clean.

15) The Strata Council, along with the RV committee will review the allocation of parking spots from time to time. The RV committee consists of a **chairperson**, an appointed member of Strata council and up to six resident RV owners. The Strata Manager will be an ex officio (non-voting) member of the Committee. Should the RV Committee cease to function, the Strata Council will be the only authority administering the RV Lot until such time as a replacement committee is established.

16) Notwithstanding the provisions of Bylaw 37 (3), recreational vehicles may be parked temporarily on common property or limited common property for the purposes of loading or unloading, for no more than four (4) hours in a 24-hour period but not overnight. If adjacent driveways are to be blocked the RV owner is to attempt to contact all affected residents in advance so as to give them an opportunity to move their vehicles. Regardless of this advance notice, should an affected resident require that the RV be moved to permit their vehicle to enter or leave the strata lot, the RV owner will promptly move the RV.

17) **PARKING FEES FOR RESIDENT RV OWNERS:** A parking fee per year will be charged for resident RV parking spot. The RV owner may pre-pay on a yearly basis or pay per month. It is suggested the RV parking fee be paid to the management company (cheques payable to LMS 1416) along with the monthly maintenance fee. Any RV owner not paying for their parking spot when the RV is off site will automatically forfeit that parking spot along with their place on the RV parking seniority list. (The RV owner must reapply for a parking spot and will have no seniority.) The charge or fee for this is to be determined by the Strata Council at the last Council meeting in March, prior to the approval and distribution of the Annual General Meeting agenda. The new rates or fees will take effect only after owner approval (or amendment) at the AGM.

18) **RENOVATIONS** – The RV lot is intended for personal storage of a Recreational Vehicle. Other than minor repairs to a Recreational Vehicle, renovating an RV is not permitted unless and **an** owner receives written permission from the Strata Council.

19) RV accessories may be stowed in the RV lot provided they fit within the owner's assigned spot-if not they must be removed from the RV lot.

20) STRATA CORPORATION AFTER CONSULTATION WITH THE RV COMMITTEE MAY REFER THE RULES TO THE RV COMMITTEE FOR IMPLEMENTATION. THE RV COMMITTEE WILL REPORT ANY ACTION TO THE STRATA CORPORATION FOR RATIFICATION.

~~20) The Strata Corporation shall prepare and print a contract of use agreement for the use of the RV Lot which must be signed prior to the placement of any RV in the RV Lot.~~

21) Resident passenger vehicle Parking in RV Lot - If space is available and not required for RV's or tow vehicles or strata use, residents may apply for permission to park passenger vehicles, registered and insured in the name of the Chelsea Gardens resident, at a monthly fee as set out annually in the rules. The maximum size for such vehicles is a 12-person passenger van. Rentals are based on a "last- in" – "first-out" basis and a vehicle will have to be removed within 7 days should the space be required for an RV, a tow vehicle or strata use. The fee for a key deposit will still apply.

Guest Parking in RV Lot

Extra vehicle parking spaces within the RV lot can be rented out on a short-term basis at Council discretion for a fee set by Council for guests of Owners. (Please see Rental Rates and User Fees for details). Precedence will be given to RV Owners if the spot is required for their Tow vehicle. Deposit fee set by Council for the RV key will be required. (Please see Rental Rates and User Fees for details)

MOVED by T164 **SECONDED** by T102

IN FAVOUR: 219 **NOT IN FAVOUR: 0** **ABSTAINED: 0** **CARRIED**

RESOLUTION 'J' – 50% VOTE – RULE FOR LOCKBOX USE

Therefore, be it resolved as a majority vote of the Owners, LMS 1416, Chelsea Gardens, that the current Rule that reads: Lockboxes are not permitted to be used anywhere on the common property or limited common property of Chelsea Gardens including all condos and all townhouses.

To be amended to: Lockboxes are permitted to be used with approval from the Strata Council.

MOVED by T164 **SECONDED** by T102

IN FAVOUR: 214 NOT IN FAVOUR: 5 ABSTAINED: 0 CARRIED

RESOLUTION 'K' – 50% VOTE – LANDSCAPING GUIDELINES RULE

Therefore, be it resolved as a majority vote of the Owners, LMS 1416, Chelsea Gardens, that a landscaping alteration guidelines be adopted to read as follows:

Owners may apply to the Strata Council compliant to bylaw 7 to amend the front portion of the landscaping at their own expense as long as they stay within the approved guidelines listed:

Design 1: Evergreen Artificial Turf (Clean & Consistent)

Best for: A neat, uniform look with zero watering

Key Elements

- High-quality UV-stabilized artificial grass (short blade, 30–35 mm pile height)
- Natural steel or aluminum edging to define borders
- Narrow planting strip along the house or walkway
- Optional stepping stones to reduce wear

Plant Accents (Optional)

- Low boxwood or dwarf yew (if planting pockets exist)
- Decorative ceramic pots with seasonal flowers

Design 2: Large Rock & Drift Gravel (Modern & Drought-Proof)

Best for: Zero irrigation and a contemporary West Coast feel

Key Elements

- Large decorative boulders (2–3 per yard, locally sourced stone)
- Crushed drift gravel or river rock requiring a minimum of two inches in size to allow for maintenance with a blower.
- Weed-suppressing landscape fabric
- Steel edging to prevent stone migration

Plant Accents

- Dwarf juniper
- Lavender (where sun allows)
- Sedum or ice plant

Design 3: Native Shrub & Bark Mulch Garden (Natural & Soft)

Best for: Residents who want greenery without lawns

Key Elements

- Cedar or fir bark mulch
- Grouped native shrubs in odd numbers (3–5 plants)
- Curved mulch edge along sidewalk for visual interest

Plant Options (Very Low Water Once Established)

- Salal
- Sword fern
- Oregon grape
- Dwarf hemlock

Design 4: Courtyard Stone + Raised Planters (Structured & Flexible)

Best for: Residents who want personalization without ground planting

Key Elements

- Paving stones or concrete slabs
- Page 3 of 5 Landscaping ideas Rev 1 Thursday, January 22, 2026
- One or two raised planters (cedar or composite)
 - Decorative gravel between pavers

Plant Options

- Small ornamental grasses
- Herbs (rosemary, thyme)
- Seasonal flowers in planters only



1. Artificial Turf



2. Rock & Gravel



3. Native Plant & Mulch



4. Patio & Planters

MOVED by T164

SECONDED by T102

IN FAVOUR: 199

NOT IN FAVOUR: 20

ABSTAINED: 0

CARRIED

RESOLUTION 'L' - 3 / 4 VOTE – LAND TITLES - 2026

Therefore, be it resolved as a 3/4 vote of the Owners, LMS 1416, Chelsea Gardens, that the bylaws that have been approved at the Annual General Meeting of April 22, 2026 be incorporated into the existing set of bylaws that are on file at land titles and include the bylaw changes approved at previous Annual General Meetings and that, following this consolidation into one complete set, that this set be filed with Land Titles and, in so doing, rescind and repeal all old sets of bylaws.

MOVED by T164 **SECONDED** by T102

IN FAVOUR: 219 NOT IN FAVOUR: 0 ABSTAINED: 0 CARRIED

(14) NEW BUSINESS

1. Condo Control Software to be implemented
2. Topsoil application for Owners to utilize in their gardens.
3. Smoking Lounge options
4. Re-evaluate approving turf as an option for townhouse front yards.

(15) TERMINATION OF MEETING

It was **MOVED** by T164 to terminate the meeting at 9:35 PM.

Jesse Train, Strata Agent

INCOMES	ACTUAL 2025-2026				APPROVED 2026-2027		
	Condo	Thse	Actual	Budget	Budget	Condo	Thse
Condo - Operations Fees	604,203		604,203	600,326	600,325	600,325	
Condo - Parking & Scooter	6,522		6,522	7,500	7,500	7,500	
Condo - Misc & Move In	1,000		1,000	2,000	2,000	2,000	
Condo - Prior Years Surplus(Deficit)	19,757		19,757	109,070	0	0	
Thse - Operations Fees		1,055,347	1,055,347	1,055,347	1,055,348		1,055,348
Thse - Prior Years Surplus(Deficit)		26,589	26,589	148,954	0		0
Com - Rental Fireside Lounge	378	822	1,200	1,000	1,000	315	685
Com - Caretaker Suite	2,078	4,522	6,600	6,600	7,200	2,267	4,933
Com - Guest Suites	4,283	9,317	13,600	10,000	12,000	3,779	8,221
Com - RV Parking	3,513	7,644	11,157	10,000	12,000	3,779	8,221
Com - Misc. & Fines & Parking	63	137	200	0	0	0	0
Com - Dish & Cutlery Rental	39	86	125	100	200	63	137
Com - Interest Income	1,719	3,740	5,458	8,500	5,500	1,732	3,768
Com - Remote Control Sale	1,795	3,905	5,700	2,400	6,000	1,889	4,111
Com - Keys	0	0	0	0	0	0	0
TOTAL Operations Income	645,351	1,112,108	1,757,459	1,961,797	1,709,073	623,649	1,085,424
CRF Fund Fees	262,538	571,182	833,720	833,720	883,743	278,291	605,452
Condo - Utility Fund Fees	161,755		161,755	161,676	120,506	120,506	
Water Fund Fees	99,400	145,373	244,773	243,645	167,801	68,142	99,658
TOTAL Fees To Be Collected	1,169,045	1,828,663	2,997,707	3,200,838	2,881,123	1,090,588	1,790,535

CONDO UTILITIES	Condo		Actual	Budget	Budget	Condo	
Total Condo Utility Income	161,755		161,755	161,676	120,506	120,506	
Prior Years Surplus(Deficit)	45,324		45,324	45,324	69,494	69,494	
TOTAL INCOME	207,079		207,079	207,000	190,000	190,000	
Electricity	44,195		44,195	55,000	50,000	50,000	
Gas	93,389		93,389	152,000	140,000	140,000	
TOTAL EXPENSES	137,584		137,584	207,000	190,000	190,000	
Surplus(Deficit)	69,494		69,494	0	0	0	

WATER FUND	Condo	Thse	Actual	Budget	Budget	Condo	Thse
Total Water Income	99,400	145,373	244,773	243,645	167,801	68,142	99,658
Prior Years Surplus(Deficit)			26,356	26,355	62,199	25,259	36,941
TOTAL INCOME	99,400	145,373	271,129	270,000	230,000	93,401	136,599
TOTAL COST	84,845	124,085	208,930	270,000	230,000	93,401	136,599
Surplus(Deficit)			62,199	0	0		

EXPENSES	ACTUAL 2025-2026				PROPOSED 2026-2027		
	Condo	Thse	Actual	Budget	Budget	Condo	Thse
Condo - Building Repair & Maintnce	43,146		43,146	45,000	50,000	50,000	
Condo - Eqpt Repair & Maintnce	46,490		46,490	65,000	65,000	65,000	
Condo - Elevators Repair & Maintnce	18,510		18,510	22,500	25,000	25,000	
Condo - Gate/Door Repair & Maint.	7,308		7,308	5,000	7,500	7,500	
Condo - Garbage	30,131		30,131	28,000	35,000	35,000	
Condo - Janitorial Sevices	28,173		28,173	32,000	45,000	45,000	
Thse - Building Repair & Maint.		50,816	50,816	70,000	70,000		70,000
Thse - Garbage		78,299	78,299	80,000	90,000		90,000
Com - Landscaping Services	53,168	115,672	168,840	175,000	176,000	55,422	120,578
Com - Landscaping Improvements	3,303	7,186	10,489	10,000	20,000	6,298	13,702
Com - Irrigation System	2,340	5,090	7,429	6,500	10,000	3,149	6,851
Com - Drainage Repair & Maint.	12,469	27,127	39,596	55,000	55,000	17,320	37,681
Com - Snow Removal	1,802	3,920	5,723	24,000	24,000	7,558	16,442
Com - Property Repair & Maint.	13,870	30,175	44,045	38,000	48,500	15,273	33,227
Com - Equipment Repair & Maint	6,134	13,344	19,478	30,000	30,000	9,447	20,553
Com - Pest Control	4,802	10,448	15,251	20,000	20,000	6,298	13,702
Com - Gate Repair & Maint	1,365	2,969	4,333	6,000	6,000	1,889	4,111
Com - Caretaker(s) Salaries&Ben.	27,747	60,366	88,113	100,500	107,000	33,694	73,306
Com - Utilities	4,042	8,793	12,835	15,000	16,000	5,038	10,962
Com - RV Lot Expenses	916	1,993	2,909	3,350	4,350	1,370	2,980
Rec Cen - Building Repair & Maint.	11,157	24,273	35,429	32,500	25,000	7,873	17,128
Rec Cen - Eqpt Repair & Maint.	3,059	6,655	9,714	25,000	25,000	7,873	17,128
Rec Cen - Janitorial Services	7,630	16,600	24,230	23,000	30,000	9,447	20,553
Rec Cen - Utilities	3,604	7,840	11,444	24,000	42,500	13,383	29,117
Rec Cen - Lock Up Costs.	1,486	3,234	4,720	2,400	5,000	1,575	3,426
Rec Cen - Pool & Hot Tub Maint.	3,253	7,077	10,331	8,000	36,500	11,494	25,006
Rec Cen - Exersise Eqpt R & M	78	170	248	1,000	12,000	3,779	8,221
Rec Cen - Guest Suites Telephones	1,721	3,743	5,464	12,000	700	220	480
Rec Cen - Workshop R & M	9,079	19,753	28,832	12,000	1,000	315	685
Rec Cen - Office Expenses	2,472	5,378	7,850	7,900	8,600	2,708	5,892
Com - Workers Compensation Board	212	462	674	1,000	1,000	315	685
Com - Accting, Bookkping, Audit	295	642	938	1,200	1,200	378	822
Com - AGM/SGM Expenses	1,163	2,531	3,694	8,000	8,000	2,519	5,481
Com - Postage & Printing	3,140	6,832	9,973	14,000	14,000	4,409	9,591
Com - Council Expenses	271	590	862	3,500	3,000	945	2,055
Com - Legal Expenses	182	396	578	4,000	4,000	1,260	2,740
Com - Insurance Costs	198,159	431,117	629,276	629,776	309,571	97,484	212,087
Com - Management Fees	28,971	63,029	92,000	92,000	102,000	32,120	69,880
Com - Property Taxes	172	375	547	750	600	189	411
Com - Security & Enterphone	955	2,077	3,032	7,000	7,000	2,204	4,796

Com - Strata Web Site	96	209	306	400	400	126	274
Com - Misc, Permits, Memberships	51	110	160	0	250	79	171
Com - Emergency Preparedness	715	1,555	2,269	3,000	2,500	787	1,713
Com - CRF Contribution due to Surplus					164,902	31,913	132,989
TOTAL Operations	583,636	1,020,848	1,604,484	1,743,276	1,709,073	623,649	1,085,424
Operations - Surplus(Deficit)	61,715	91,260	152,975	218,521	0	(0)	0

CHELSEA GARDENS
 STRATA FEE SCHEDULE
 MARCH 1, 2026 - FEBRUARY 28, 2027
 KENSINGTON - 13860 70 AVENUE

UNIT	S/L	OPERATIONS FEES	APT. UTILITIES	CONTINGENCY RESERVE	WATER LEVY	STRATA FEES	OLD FEE	CHANGE
101-2	165	\$207.75	\$41.01	\$96.31	34.86	\$379.93	405.96	\$26.03
102-2	164	\$435.36	\$85.94	\$201.82	34.86	\$757.99	794.41	36.42
103-2	163	\$206.86	\$40.84	\$95.90	34.86	\$378.46	404.44	25.99
104-2	162	\$357.72	\$70.61	\$165.83	34.86	\$629.01	661.89	32.88
105-2	177	\$357.72	\$70.61	\$165.83	34.86	\$629.01	661.89	32.88
106-2	176	\$206.86	\$40.84	\$95.90	34.86	\$378.46	404.44	25.99
107-2	175	\$331.64	\$65.47	\$153.74	34.86	\$585.70	617.38	31.69
108-2	174	\$430.33	\$84.95	\$199.48	34.86	\$749.62	785.81	36.19
109-2	173	\$404.54	\$79.86	\$187.53	34.86	\$706.79	741.81	35.02
110-2	172	\$331.64	\$65.47	\$153.74	34.86	\$585.70	617.38	31.69
111-2	171	\$230.57	\$45.52	\$106.89	34.86	\$417.84	444.91	27.07
112-2	170	\$357.72	\$70.61	\$165.83	34.86	\$629.01	661.89	32.88
113-2	169	\$330.45	\$65.23	\$153.19	34.86	\$583.73	615.36	31.63
114-2	168	\$230.57	\$45.52	\$106.89	34.86	\$417.84	444.91	27.07
115-2	167	\$407.51	\$80.44	\$188.91	34.86	\$711.71	746.87	35.15
116-2	166	\$226.42	\$44.70	\$104.96	34.86	\$410.94	437.83	26.88
201-2	181	\$207.75	\$41.01	\$96.31	34.86	\$379.93	405.96	26.03
202-2	180	\$435.36	\$85.94	\$201.82	34.86	\$757.99	794.41	36.42
203-2	179	\$206.86	\$40.84	\$95.90	34.86	\$378.46	404.44	25.99
204-2	178	\$357.72	\$70.61	\$165.83	34.86	\$629.01	661.89	32.88
205-2	193	\$357.72	\$70.61	\$165.83	34.86	\$629.01	661.89	32.88
206-2	192	\$206.86	\$40.84	\$95.90	34.86	\$378.46	404.44	25.99
207-2	191	\$331.64	\$65.47	\$153.74	34.86	\$585.70	617.38	31.69
208-2	190	\$430.33	\$84.95	\$199.48	34.86	\$749.62	785.81	36.19
209-2	189	\$404.54	\$79.86	\$187.53	34.86	\$706.79	741.81	35.02
210-2	188	\$331.64	\$65.47	\$153.74	34.86	\$585.70	617.38	31.69
211-2	187	\$230.57	\$45.52	\$106.89	34.86	\$417.84	444.91	27.07
212-2	186	\$357.72	\$70.61	\$165.83	34.86	\$629.01	661.89	32.88
213-2	185	\$330.45	\$65.23	\$153.19	34.86	\$583.73	615.36	31.63
214-2	184	\$230.57	\$45.52	\$106.89	34.86	\$417.84	444.91	27.07
215-2	183	\$407.51	\$80.44	\$188.91	34.86	\$711.71	746.87	35.15
216-2	182	\$226.42	\$44.70	\$104.96	34.86	\$410.94	437.83	26.88
301-2	197	\$207.75	\$41.01	\$96.31	34.86	\$379.93	405.96	26.03
302-2	196	\$435.36	\$85.94	\$201.82	34.86	\$757.99	794.41	36.42
303-2	195	\$206.86	\$40.84	\$95.90	34.86	\$378.46	404.44	25.99
304-2	194	\$331.04	\$65.35	\$153.46	34.86	\$584.71	616.37	31.66
305-2	209	\$331.04	\$65.35	\$153.46	34.86	\$584.71	616.37	31.66
306-2	208	\$206.86	\$40.84	\$95.90	34.86	\$378.46	404.44	25.99
307-2	207	\$331.64	\$65.47	\$153.74	34.86	\$585.70	617.38	31.69
308-2	206	\$430.33	\$84.95	\$199.48	34.86	\$749.62	785.81	36.19
309-2	205	\$404.54	\$79.86	\$187.53	34.86	\$706.79	741.81	35.02
310-2	204	\$331.64	\$65.47	\$153.74	34.86	\$585.70	617.38	31.69
311-2	203	\$230.57	\$45.52	\$106.89	34.86	\$417.84	444.91	27.07
312-2	202	\$330.45	\$65.23	\$153.19	34.86	\$583.73	615.36	31.63
313-2	201	\$330.45	\$65.23	\$153.19	34.86	\$583.73	615.36	31.63
314-2	200	\$230.57	\$45.52	\$106.89	34.86	\$417.84	444.91	27.07
315-2	199	\$407.51	\$80.44	\$188.91	34.86	\$711.71	746.87	35.15
316-2	198	\$226.42	\$44.70	\$104.96	34.86	\$410.94	437.83	26.88
401-2	213	\$207.75	\$41.01	\$96.31	34.86	\$379.93	405.96	26.03

CHELSEA GARDENS
 STRATA FEE SCHEDULE
 MARCH 1, 2026 - FEBRUARY 28, 2027
 KENSINGTON - 13860 70 AVENUE

402-2	212	\$435.36	\$85.94	\$201.82	34.86	\$757.99	794.41	36.42
403-2	211	\$206.86	\$40.84	\$95.90	34.86	\$378.46	404.44	25.99
404-2	210	\$330.45	\$65.23	\$153.19	34.86	\$583.73	615.36	31.63
405-2	225	\$273.55	\$54.00	\$126.81	34.86	\$489.21	518.25	29.03
406-2	224	\$206.86	\$40.84	\$95.90	34.86	\$378.46	404.44	25.99
407-2	223	\$331.64	\$65.47	\$153.74	34.86	\$585.70	617.38	31.69
408-2	222	\$430.33	\$84.95	\$199.48	34.86	\$749.62	785.81	36.19
409-2	221	\$404.54	\$79.86	\$187.53	34.86	\$706.79	741.81	35.02
410-2	220	\$331.64	\$65.47	\$153.74	34.86	\$585.70	617.38	31.69
411-2	219	\$230.57	\$45.52	\$106.89	34.86	\$417.84	444.91	27.07
412-2	218	\$330.45	\$65.23	\$153.19	34.86	\$583.73	615.36	31.63
413-2	217	\$330.45	\$65.23	\$153.19	34.86	\$583.73	615.36	31.63
414-2	216	\$230.57	\$45.52	\$106.89	34.86	\$417.84	444.91	27.07
415-2	215	\$407.51	\$80.44	\$188.91	34.86	\$711.71	746.87	35.15
416-2	214	\$226.42	\$44.70	\$104.96	34.86	\$410.94	437.83	26.88
						\$425,312.15		
		\$239,944.04	\$47,365.61	\$111,230.01	\$26,772.48	\$425,312.15		

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UNIT	S/L	OPERATIONS FEES	CONTINGENCY RESERVE	WATER LEVY	MONTHLY STRATA FEES	PREVIOUS FEES	CHANGE
101	25	344.66	197.73	34.86	\$577.25	\$582.60	\$5.35
102	26	422.03	242.12	34.86	\$699.00	\$701.84	\$2.84
103	24	422.03	242.12	34.86	\$699.00	\$701.84	\$2.84
104	23	344.66	197.73	34.86	\$577.25	\$582.60	\$5.35
105	284	341.55	195.95	34.86	\$572.35	\$577.80	\$5.45
106	285	385.38	221.09	34.86	\$641.33	\$645.36	\$4.03
107	287	390.65	224.12	34.86	\$649.62	\$653.48	\$3.85
108	286	348.02	199.66	34.86	\$582.53	\$587.77	\$5.24
109	289	385.86	221.37	34.86	\$642.09	\$646.10	\$4.01
110	288	341.55	195.95	34.86	\$572.35	\$577.80	\$5.45
111	290	342.27	196.36	34.86	\$573.49	\$578.91	\$5.43
112	291	385.14	220.95	34.86	\$640.95	\$644.99	\$4.03
113	293	385.14	220.95	34.86	\$640.95	\$644.99	\$4.03
114	292	342.27	196.36	34.86	\$573.49	\$578.91	\$5.43
115	312	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
116	313	422.50	242.39	34.86	\$699.75	\$702.58	\$2.82
117	315	390.17	223.84	34.86	\$648.87	\$652.74	\$3.87
118	314	348.49	199.93	34.86	\$583.29	\$588.51	\$5.22
119	317	421.79	241.98	34.86	\$698.62	\$701.47	\$2.84
120	316	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
121	294	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
122	295	421.55	241.84	34.86	\$698.25	\$701.10	\$2.85
123	296	348.25	199.79	34.86	\$582.91	\$588.14	\$5.23
124	297	390.17	223.84	34.86	\$648.87	\$652.74	\$3.87
125	299	422.03	242.12	34.86	\$699.00	\$701.84	\$2.84
126	298	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
127	318	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
128	319	422.50	242.39	34.86	\$699.75	\$702.58	\$2.82
129	321	389.93	223.70	34.86	\$648.49	\$652.37	\$3.88
130	320	348.49	199.93	34.86	\$583.29	\$588.51	\$5.22
131	323	422.03	242.12	34.86	\$699.00	\$701.84	\$2.84
132	322	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
133	300	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
134	301	421.55	241.84	34.86	\$698.25	\$701.10	\$2.85
135	302	348.25	199.79	34.86	\$582.91	\$588.14	\$5.23
136	303	390.41	223.98	34.86	\$649.25	\$653.11	\$3.86
137	305	422.26	242.25	34.86	\$699.38	\$702.21	\$2.83
138	304	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
139	306	341.55	195.95	34.86	\$572.35	\$577.80	\$5.45
140	307	385.62	221.23	34.86	\$641.71	\$645.73	\$4.02
141	309	390.41	223.98	34.86	\$649.25	\$653.11	\$3.86
142	308	348.25	199.79	34.86	\$582.91	\$588.14	\$5.23
143	311	386.34	221.64	34.86	\$642.84	\$646.83	\$3.99
144	310	341.55	195.95	34.86	\$572.35	\$577.80	\$5.45
145	388	342.27	196.36	34.86	\$573.49	\$578.91	\$5.43
146	389	385.14	220.95	34.86	\$640.95	\$644.99	\$4.03
147	391	385.14	220.95	34.86	\$640.95	\$644.99	\$4.03
148	390	342.27	196.36	34.86	\$573.49	\$578.91	\$5.43
149	392	342.27	196.36	34.86	\$573.49	\$578.91	\$5.43
150	393	385.14	220.95	34.86	\$640.95	\$644.99	\$4.03
151	395	385.14	220.95	34.86	\$640.95	\$644.99	\$4.03

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152	394	342.27	196.36	34.86	\$573.49	\$578.91	\$5.43
153	48	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
154	49	422.26	242.25	34.86	\$699.38	\$702.21	\$2.83
155	47	390.41	223.98	34.86	\$649.25	\$653.11	\$3.86
156	46	348.02	199.66	34.86	\$582.53	\$587.77	\$5.24
157	45	421.55	241.84	34.86	\$698.25	\$701.10	\$2.85
158	44	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
159	282	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
160	283	422.26	242.25	34.86	\$699.38	\$702.21	\$2.83
161	281	422.50	242.39	34.86	\$699.75	\$702.58	\$2.82
162	280	345.86	198.42	34.86	\$579.14	\$584.45	\$5.31
163	42	341.55	195.95	34.86	\$572.35	\$577.80	\$5.45
164	43	386.34	221.64	34.86	\$642.84	\$646.83	\$3.99
165	40	348.02	199.66	34.86	\$582.53	\$587.77	\$5.24
166	41	390.65	224.12	34.86	\$649.62	\$653.48	\$3.85
167	39	386.34	221.64	34.86	\$642.84	\$646.83	\$3.99
168	38	341.55	195.95	34.86	\$572.35	\$577.80	\$5.45
169	50	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
170	51	422.26	242.25	34.86	\$699.38	\$702.21	\$2.83
171	52	348.02	199.66	34.86	\$582.53	\$587.77	\$5.24
172	53	390.41	223.98	34.86	\$649.25	\$653.11	\$3.86
173	55	421.55	241.84	34.86	\$698.25	\$701.10	\$2.85
174	54	345.86	198.42	34.86	\$579.14	\$584.45	\$5.31
175	56	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
176	57	422.26	242.25	34.86	\$699.38	\$702.21	\$2.83
177	59	422.26	242.25	34.86	\$699.38	\$702.21	\$2.83
178	58	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
179	36	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
180	37	422.26	242.25	34.86	\$699.38	\$702.21	\$2.83
181	35	422.26	242.25	34.86	\$699.38	\$702.21	\$2.83
182	34	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
183	32	345.62	198.28	34.86	\$578.76	584.0789	\$5.32
184	33	422.26	242.25	34.86	\$699.38	\$702.21	\$2.83
185	31	390.41	223.98	34.86	\$649.25	\$653.11	\$3.86
186	30	348.02	199.66	34.86	\$582.53	\$587.77	\$5.24
187	29	421.55	241.84	34.86	\$698.25	\$701.10	\$2.85
188	28	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
189	60	342.27	196.36	34.86	\$573.49	\$578.91	\$5.43
190	61	385.14	220.95	34.86	\$640.95	\$644.99	\$4.03
191	63	385.14	220.95	34.86	\$640.95	\$644.99	\$4.03
192	62	342.27	196.36	34.86	\$573.49	\$578.91	\$5.43
193	64	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
194	65	422.26	242.25	34.86	\$699.38	\$702.21	\$2.83
195	67	422.26	242.25	34.86	\$699.38	\$702.21	\$2.83
196	66	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
197	21	341.07	195.67	34.86	\$571.60	\$577.07	\$5.46
198	22	383.94	220.27	34.86	\$639.07	\$643.14	\$4.07
199	20	389.45	223.43	34.86	\$647.74	\$651.63	\$3.89
200	19	355.20	203.78	34.86	\$593.84	\$598.84	\$5.01
201	18	421.07	241.57	34.86	\$697.49	\$700.36	\$2.87
202	17	344.66	197.73	34.86	\$577.25	\$582.60	\$5.35
203	11	344.66	197.73	34.86	\$577.25	\$582.60	\$5.35
204	12	421.07	241.57	34.86	\$697.49	\$700.36	\$2.87
205	13	354.96	203.64	34.86	\$593.46	\$598.48	\$5.01

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206	14	387.30	222.19	34.86	\$644.35	\$648.31	\$3.96
207	16	421.79	241.98	34.86	\$698.62	\$701.47	\$2.84
208	15	344.66	197.73	34.86	\$577.25	\$582.60	\$5.35
209	100	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
210	101	422.26	242.25	34.86	\$699.38	\$702.21	\$2.83
211	103	422.26	242.25	34.86	\$699.38	\$702.21	\$2.83
212	102	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
213	104	342.27	196.36	34.86	\$573.49	\$578.91	\$5.43
214	105	385.14	220.95	34.86	\$640.95	\$644.99	\$4.03
215	107	385.14	220.95	34.86	\$640.95	\$644.99	\$4.03
216	106	342.27	196.36	34.86	\$573.49	\$578.91	\$5.43
217	132	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
218	133	422.26	242.25	34.86	\$699.38	\$702.21	\$2.83
219	131	390.41	223.98	34.86	\$649.25	\$653.11	\$3.86
220	130	348.02	199.66	34.86	\$582.53	\$587.77	\$5.24
221	129	421.55	241.84	34.86	\$698.25	\$701.10	\$2.85
222	128	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
223	126	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
224	127	422.26	242.25	34.86	\$699.38	\$702.21	\$2.83
225	125	422.26	242.25	34.86	\$699.38	\$702.21	\$2.83
226	124	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
227	108	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
228	109	422.50	242.39	34.86	\$699.75	\$702.58	\$2.82
229	111	422.50	242.39	34.86	\$699.75	\$702.58	\$2.82
230	110	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
231	112	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
232	113	421.79	241.98	34.86	\$698.62	\$701.47	\$2.84
233	114	348.02	199.66	34.86	\$582.53	\$587.77	\$5.24
234	115	390.41	223.98	34.86	\$649.25	\$653.11	\$3.86
235	117	422.50	242.39	34.86	\$699.75	\$702.58	\$2.82
236	116	345.62	198.28	34.86	\$578.76	\$584.08	\$5.32
237	122	341.55	195.95	34.86	\$572.35	577.8034	\$5.45
238	123	386.34	221.64	34.86	\$642.84	646.8339	\$3.99
239	120	348.02	199.66	34.86	\$582.53	587.7704	\$5.24
240	121	390.65	224.12	34.86	\$649.62	653.4785	\$3.85
241	119	386.34	221.64	34.86	\$642.84	646.8339	\$3.99
242	118	341.55	195.95	34.86	\$572.35	577.8034	\$5.45
243	278	341.07	195.67	34.86	\$571.60	577.0651	\$5.46
244	279	387.30	222.19	34.86	\$644.35	648.3105	\$3.96
245	276	348.02	199.66	34.86	\$582.53	587.7704	\$5.24
246	277	390.65	224.12	34.86	\$649.62	653.4785	\$3.85
247	275	386.34	221.64	34.86	\$642.84	646.8339	\$3.99
248	274	332.69	190.86	34.86	\$558.41	564.145	\$5.74
249	272	345.62	198.28	34.86	\$578.76	584.0789	\$5.32
250	273	422.26	242.25	34.86	\$699.38	702.2059	\$2.83
251	271	422.26	242.25	34.86	\$699.38	702.2059	\$2.83
252	270	345.86	198.42	34.86	\$579.14	584.4481	\$5.31
253	268	345.62	198.28	34.86	\$578.76	584.0789	\$5.32
254	269	423.94	243.21	34.86	\$702.02	704.7899	\$2.77
255	267	390.89	224.25	34.86	\$650.00	653.8477	\$3.85
256	266	347.78	199.52	34.86	\$582.15	587.4012	\$5.25
257	265	421.55	241.84	34.86	\$698.25	701.0985	\$2.85
258	264	345.62	198.28	34.86	\$578.76	584.0789	\$5.32
259	262	345.62	198.28	34.86	\$578.76	584.0789	\$5.32

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260	263	422.50	242.39	34.86	\$699.75	702.5751	\$2.82
261	261	422.26	242.25	34.86	\$699.38	702.2059	\$2.83
262	260	345.62	198.28	34.86	\$578.76	584.0789	\$5.32
263	240	346.10	198.56	34.86	\$579.52	584.8172	\$5.30
264	241	422.98	242.67	34.86	\$700.51	703.3134	\$2.80
265	239	422.98	242.67	34.86	\$700.51	703.3134	\$2.80
266	238	346.10	198.56	34.86	\$579.52	584.8172	\$5.30
267	242	341.31	195.81	34.86	\$571.98	577.4343	\$5.46
268	243	386.58	221.78	34.86	\$643.22	647.203	\$3.99
269	245	390.65	224.12	34.86	\$649.62	653.4785	\$3.85
270	244	348.02	199.66	34.86	\$582.53	587.7704	\$5.24
271	247	385.86	221.37	34.86	\$642.09	646.0956	\$4.01
272	246	341.07	195.67	34.86	\$571.60	577.0651	\$5.46
273	236	345.62	198.28	34.86	\$578.76	584.0789	\$5.32
274	237	422.26	242.25	34.86	\$699.38	702.2059	\$2.83
275	235	390.41	223.98	34.86	\$649.25	653.1094	\$3.86
276	234	348.02	199.66	34.86	\$582.53	587.7704	\$5.24
277	233	421.55	241.84	34.86	\$698.25	701.0985	\$2.85
278	232	345.38	198.14	34.86	\$578.39	583.7098	\$5.32
279	248	345.62	198.28	34.86	\$578.76	584.0789	\$5.32
280	249	421.79	241.98	34.86	\$698.62	701.4676	\$2.84
281	250	348.02	199.66	34.86	\$582.53	587.7704	\$5.24
282	251	390.41	223.98	34.86	\$649.25	653.1094	\$3.86
283	253	422.50	242.39	34.86	\$699.75	702.5751	\$2.82
284	252	345.62	198.28	34.86	\$578.76	584.0789	\$5.32
285	230	345.62	198.28	34.86	\$578.76	584.0789	\$5.32
286	231	422.50	242.39	34.86	\$699.75	702.5751	\$2.82
287	229	390.41	223.98	34.86	\$649.25	653.1094	\$3.86
288	228	348.02	199.66	34.86	\$582.53	587.7704	\$5.24
289	227	421.79	241.98	34.86	\$698.62	701.4676	\$2.84
290	226	345.62	198.28	34.86	\$578.76	584.0789	\$5.32
291	254	345.62	198.28	34.86	\$578.76	584.0789	\$5.32
292	255	421.79	241.98	34.86	\$698.62	701.4676	\$2.84
293	256	348.02	199.66	34.86	\$582.53	587.7704	\$5.24
294	257	390.41	223.98	34.86	\$649.25	653.1094	\$3.86
295	259	422.50	242.39	34.86	\$699.75	702.5751	\$2.82
296	258	345.62	198.28	34.86	\$578.76	584.0789	\$5.32
297	150	345.62	198.28	34.86	\$578.76	584.0789	\$5.32
298	151	422.26	242.25	34.86	\$699.38	702.2059	\$2.83
299	149	390.41	223.98	34.86	\$649.25	653.1094	\$3.86
300	148	348.02	199.66	34.86	\$582.53	587.7704	\$5.24
301	147	421.55	241.84	34.86	\$698.25	701.0985	\$2.85
302	146	345.62	198.28	34.86	\$578.76	584.0789	\$5.32
303	152	342.27	196.36	34.86	\$573.49	578.9109	\$5.43
304	153	385.14	220.95	34.86	\$640.95	644.9882	\$4.03
305	155	385.14	220.95	34.86	\$640.95	644.9882	\$4.03
306	154	342.27	196.36	34.86	\$573.49	578.9109	\$5.43
307	144	345.62	198.28	34.86	\$578.76	584.0789	\$5.32
308	145	422.50	242.39	34.86	\$699.75	702.5751	\$2.82
309	143	390.41	223.98	34.86	\$649.25	653.1094	\$3.86
310	142	348.02	199.66	34.86	\$582.53	587.7704	\$5.24
311	141	421.79	241.98	34.86	\$698.62	701.4676	\$2.84
312	140	345.62	198.28	34.86	\$578.76	584.0789	\$5.32
313	156	341.55	195.95	34.86	\$572.35	577.8034	\$5.45

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314	157	386.58	221.78	34.86	\$643.22	647.203	\$3.99
315	159	390.65	224.12	34.86	\$649.62	653.4785	\$3.85
316	158	348.02	199.66	34.86	\$582.53	587.7704	\$5.24
317	161	386.34	221.64	34.86	\$642.84	646.8339	\$3.99
318	160	341.55	195.95	34.86	\$572.35	577.8034	\$5.45
319	5	345.38	198.14	34.86	\$578.39	583.7098	\$5.32
320	6	422.74	242.53	34.86	\$700.13	702.9442	\$2.81
321	4	390.41	223.98	34.86	\$649.25	653.1094	\$3.86
322	3	348.02	199.66	34.86	\$582.53	587.7704	\$5.24
323	2	422.03	242.12	34.86	\$699.00	701.8368	\$2.84
324	1	345.38	198.14	34.86	\$578.39	583.7098	\$5.32
325	9	344.66	197.73	34.86	\$577.25	582.6023	\$5.35
326	10	422.03	242.12	34.86	\$699.00	701.8368	\$2.84
327	8	422.03	242.12	34.86	\$699.00	701.8368	\$2.84
328	7	344.66	197.73	34.86	\$577.25	582.6023	\$5.35
329	138	345.62	198.28	34.86	\$578.76	584.0789	\$5.32
330	139	422.26	242.25	34.86	\$699.38	702.2059	\$2.83
331	137	390.41	223.98	34.86	\$649.25	653.1094	\$3.86
332	136	348.02	199.66	34.86	\$582.53	587.7704	\$5.24
333	135	421.55	241.84	34.86	\$698.25	701.0985	\$2.85
334	134	345.62	198.28	34.86	\$578.76	584.0789	\$5.32
		1,055,347.00	605,452.00	97,886.88	\$1,758,685.88		

CHELSEA GARDENS
 STRATA FEE SCHEDULE
 MARCH 1, 2026 - FEBRUARY 28, 2027
 WINDSOR - 13880 70 AVENUE

UNIT	S/L	OPERATIONS FEES	APT. UTILITIES	CONTINGENCY RESERVE	WATER LEVY	STRATA FEES	OLD FEE	CHANGE
117-3	326	\$251.02	\$49.55	\$116.37	34.86	\$451.80	479.81	\$28.00
118-3	325	\$407.21	\$80.38	\$188.77	34.86	\$711.22	746.36	\$35.14
119-3	324	\$359.20	\$70.91	\$166.51	34.86	\$631.48	664.42	\$32.94
120-3	339	\$358.90	\$70.85	\$166.37	34.86	\$630.98	663.92	\$32.93
121-3	338	\$407.51	\$80.44	\$188.91	34.86	\$711.71	746.87	\$35.15
122-3	337	\$249.84	\$49.32	\$115.82	34.86	\$449.83	477.78	\$27.95
123-3	336	\$327.19	\$64.59	\$151.67	34.86	\$578.31	609.8	\$31.48
124-3	335	\$361.27	\$71.32	\$167.47	34.86	\$634.92	667.96	\$33.04
125-3	334	\$208.94	\$41.25	\$96.86	34.86	\$381.90	407.98	\$26.08
126-3	333	\$314.15	\$62.01	\$145.63	34.86	\$556.65	587.54	\$30.89
127-3	332	\$253.39	\$50.02	\$117.47	34.86	\$455.74	483.85	\$28.11
128-3	331	\$360.98	\$71.26	\$167.34	34.86	\$634.43	667.46	\$33.03
129-3	330	\$363.64	\$71.78	\$168.57	34.86	\$638.86	672.01	\$33.15
130-3	329	\$208.94	\$41.25	\$96.86	34.86	\$381.90	407.98	\$26.08
131-3	328	\$333.12	\$65.76	\$154.42	34.86	\$588.16	619.91	\$31.75
132-3	327	\$372.53	\$73.54	\$172.69	34.86	\$653.63	687.18	\$33.55
217-3	342	\$251.02	\$49.55	\$116.37	34.86	\$451.80	479.81	\$28.00
218-3	341	\$407.21	\$80.38	\$188.77	34.86	\$711.22	746.36	\$35.14
219-3	340	\$359.20	\$70.91	\$166.51	34.86	\$631.48	664.42	\$32.94
220-3	355	\$358.90	\$70.85	\$166.37	34.86	\$630.98	663.92	\$32.93
221-3	354	\$407.51	\$80.44	\$188.91	34.86	\$711.71	746.87	\$35.15
222-3	353	\$251.91	\$49.73	\$116.78	34.86	\$453.28	481.32	\$28.04
223-3	352	\$327.19	\$64.59	\$151.67	34.86	\$578.31	609.8	\$31.48
224-3	351	\$361.27	\$71.32	\$167.47	34.86	\$634.92	667.96	\$33.04
225-3	350	\$208.94	\$41.25	\$96.86	34.86	\$381.90	407.98	\$26.08
226-3	349	\$314.15	\$62.01	\$145.63	34.86	\$556.65	587.54	\$30.89
227-3	348	\$253.39	\$50.02	\$117.47	34.86	\$455.74	483.85	\$28.11
228-3	347	\$360.98	\$71.26	\$167.34	34.86	\$634.43	667.46	\$33.03
229-3	346	\$363.64	\$71.78	\$168.57	34.86	\$638.86	672.01	\$33.15
230-3	345	\$208.94	\$41.25	\$96.86	34.86	\$381.90	407.98	\$26.08
231-3	344	\$333.12	\$65.76	\$154.42	34.86	\$588.16	619.91	\$31.75
232-3	343	\$372.53	\$73.54	\$172.69	34.86	\$653.63	687.18	\$33.55
317-3	358	\$251.02	\$49.55	\$116.37	34.86	\$451.80	479.81	\$28.00
318-3	357	\$407.21	\$80.38	\$188.77	34.86	\$711.22	746.36	\$35.14
319-3	356	\$331.64	\$65.47	\$153.74	34.86	\$585.70	617.38	\$31.69
320-3	371	\$331.64	\$65.47	\$153.74	34.86	\$585.70	617.38	\$31.69
321-3	370	\$407.51	\$80.44	\$188.91	34.86	\$711.71	746.87	\$35.15
322-3	369	\$251.91	\$49.73	\$116.78	34.86	\$453.28	481.32	\$28.04
323-3	368	\$327.19	\$64.59	\$151.67	34.86	\$578.31	609.8	\$31.48
324-3	367	\$361.27	\$71.32	\$167.47	34.86	\$634.92	667.96	\$33.04
325-3	366	\$208.94	\$41.25	\$96.86	34.86	\$381.90	407.98	\$26.08
326-3	365	\$314.15	\$62.01	\$145.63	34.86	\$556.65	587.54	\$30.89
327-3	364	\$253.39	\$50.02	\$117.47	34.86	\$455.74	483.85	\$28.11
328-3	363	\$332.52	\$65.64	\$154.15	34.86	\$587.17	618.9	\$31.73
329-3	362	\$334.90	\$66.11	\$155.25	34.86	\$591.11	622.95	\$31.83
330-3	361	\$208.94	\$41.25	\$96.86	34.86	\$381.90	407.98	\$26.08
331-3	360	\$333.12	\$65.76	\$154.42	34.86	\$588.16	619.91	\$31.75
332-3	359	\$372.53	\$73.54	\$172.69	34.86	\$653.63	687.18	\$33.55
417-3	374	\$251.02	\$49.55	\$116.37	34.86	\$451.80	479.81	\$28.00

CHELSEA GARDENS
 STRATA FEE SCHEDULE
 MARCH 1, 2026 - FEBRUARY 28, 2027
 WINDSOR - 13880 70 AVENUE

418-3	373	\$407.21	\$80.38	\$188.77	34.86	\$711.22	746.36	\$35.14
419-3	372	\$331.64	\$65.47	\$153.74	34.86	\$585.70	617.38	\$31.69
420-3	387	\$331.64	\$65.47	\$153.74	34.86	\$585.70	617.38	\$31.69
421-3	386	\$407.51	\$80.44	\$188.91	34.86	\$711.71	746.87	\$35.15
422-3	385	\$251.91	\$49.73	\$116.78	34.86	\$453.28	481.32	\$28.04
423-3	384	\$327.19	\$64.59	\$151.67	34.86	\$578.31	609.8	\$31.48
424-3	383	\$361.27	\$71.32	\$167.47	34.86	\$634.92	667.96	\$33.04
425-3	382	\$208.94	\$41.25	\$96.86	34.86	\$381.90	407.98	\$26.08
426-3	381	\$314.15	\$62.01	\$145.63	34.86	\$556.65	587.54	\$30.89
427-3	380	\$253.39	\$50.02	\$117.47	34.86	\$455.74	483.85	\$28.11
428-3	379	\$332.52	\$65.64	\$154.15	34.86	\$587.17	618.9	\$31.73
429-3	378	\$334.90	\$66.11	\$155.25	34.86	\$591.11	622.95	\$31.83
430-3	377	\$208.94	\$41.25	\$96.86	34.86	\$381.90	407.98	\$26.08
431-3	376	\$333.12	\$65.76	\$154.42	34.86	\$588.16	619.91	\$31.75
432-3	375	\$379.05	\$74.83	\$175.72	34.86	\$664.46	698.31	\$33.85
						\$432,182.10		
		\$244,080.15	\$48,182.09	\$113,147.37	\$26,772.48	\$432,182.10		



Residential Strata Program

Summary of Coverages - The Owners Of Strata Plan LMS1416

Insured: The Owners Of Strata Plan LMS1416, Chelsea Gardens
c/o Crossroads Management Ltd.

Property Policy Number: ACRA-RERS-028732-PROP

Policy Period: From: March 1, 2026

To: March 1, 2027

Effective: March 1, 2026

Location(s): 13860, 13870, 13880, 13888 70th Avenue, Surrey, BC V3W 0T4

Description Of Coverages	Limits Of Liability	Deductibles
Property of Every Description – Per Occurrence, Form No. CMWM-APRIL-2023, Appraisal: Mar 1, 2026, Year of Cycle: 2	\$198,461,000.	\$10,000.
130 % Extended Replacement Cost Limit	\$257,999,300.	
Equipment/Contents/Leased Security	\$343,000.	
Business Interruption	Not Covered	
All Risks (All Other Losses Deductible)		\$10,000.
Earthquake – (Annual Aggregate) – 130% Extended Replacement Cost Applies		10%, Minimum \$250,000.
Flood – (Annual Aggregate) – 130% Extended Replacement Cost Applies		\$25,000.
Water Damage		\$50,000.
Sewer Backup		\$50,000.
Exterior Glass Breakage - Wood Frame Construction Portions of Building		\$250.
Exterior Glass Breakage - All Other		\$1,000.
Commercial Glass Breakage and Canopy Glass Breakage		\$1,000.
Master Key Coverage and Lock and Key Coverage		\$2,500.
Illegal Drug Activity		\$50,000.
All Losses arising from Vacant Units		\$50,000.
Equipment Breakdown - By-laws Included	\$198,804,000.	\$1,000.
Business Interruption - Loss of Profits (Gross Rentals)		Not Covered
Included Debris Removal; \$500,000 Water Damage; \$500,000 Ammonia Contamination; \$500,000 Hazardous Substances; \$500,000 Professional Fees; \$100,000 Contingent Business Interruption; \$100,000 Brands And Labels; \$100,000 Fungus Clean Up Or Removal Coverage; \$100,000 Service Interruption; \$250,000 Extra Expense; \$1,000,000 Expediting Expense		Included
General Liability – Bodily Injury, Personal Injury and Property Damage Liability – Each Accident or Occurrence	\$15,000,000.	*\$1,000.
Products and Completed Operations – Aggregate Limit	\$15,000,000.	
Non-Owned Automobile	\$15,000,000.	
Advertising Injury Liability	\$15,000,000.	
Medical Payments – Each Person	\$50,000.	
Tenants’ Legal Liability – Any One Premises	\$500,000.	\$1,000.
Voluntary Compensation Extension – Strata Volunteers Coverage (Weekly Indemnity of 2/3 of Employee’s Weekly Wage, but not exceeding \$500/week & set at \$500/week for Volunteer Workers)	\$100,000.	
Strata Corporation Directors & Officers Liability – Annual Aggregate – Claims Made; Defense Costs Outside limit of liability -No limitation	\$15,000,000.	Nil
Professional Liability Extension for Property Manager per Wrongful Act – Annual Aggregate – Claims Made		Included Nil
Discrimination Defense Costs		Included
Employment Practices Liability		Included
Broad Form Money & Securities - Loss Inside & Outside Premises, Depositors Forgery, Fraud, Theft, Robbery or Burglary	\$25,000.	Nil
Employee Dishonesty, Coverage – Form A – Including Property Manager and Designated Persons	\$50,000.	Nil
Pollution Liability – Each Pollution Event, Including Bodily Injury or Property Damage and Clean-up Costs	\$1,000,000.	\$10,000.
Aggregate (Master) Policy Limit	\$5,000,000.	
Terrorism and Sabotage Coverage	\$500,000.	\$2,500.
Group Accident & Business Travel (Volunteer Accident Coverage)	\$100,000.	7 Day Waiting Period
Principal Sum - \$100,000 Weekly Accident Indemnity - \$500 (maximum 52 weeks)		
Accident Expenses - various up to \$15,000. (please see wording) Dental Expenses \$5,000.		
Cyber Liability (Intellect Privacy & Data Breach)		\$5,000.
Liability	\$100,000.	
Expense	\$50,000.	
Earthquake Deductible Buy-Down Coverage – Annual Aggregate		Not Covered
Platinum Legal Services Retainer Contract	Aggregate Fees Cap per Legal Proceeding	
Per Claim – \$1,500,000 Term Aggregate	\$1,000,000.	
Note: The Legal Services Retainer Contract with Clark Wilson LLP is not a contract of insurance but is a Retainer agreement between the Strata Corporation and Clark Wilson LLP for Legal Services as described in the Contract.		
Premium is fully earned.		

Conditions – Property

- All Risks of direct physical loss or damage to property described at Location(s) of Risk shown above.
- Basis of Loss Settlement – Replacement Cost including by-laws
- Valuation Basis – Stated Amount
- Extended Replacement Cost – 130% Subject to an appraisal being filed with the insurers and dated within 12 months prior to the effective date of the policy.
- Any Property additions, renovations or installation work will be subject to a limit of 15% of the insured value, with a maximum of \$2,500,000.

Conditions – General Liability

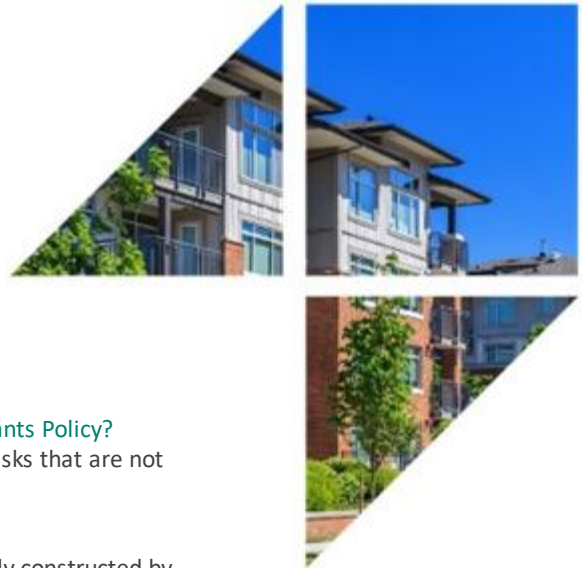
- Property Manager is an Additional Named Insured for their management of the Strata Plan.
- *\$1,000. Bodily Injury Deductible shall be waived on the first bodily injury loss/claim if there is no prior bodily injury loss within 5 years from the effective date of the coverage term

Notable Exclusions & Endorsements

- See Schedule of Forms
- Property Cyber and Data Endorsement / Property & Equipment Breakdown Communicable Disease Exclusion / Virus, Bacteria or Microorganism Exclusion / Declaration of Emergency Endorsement

E&OE This document does not form part of the policy. For more specific details, please refer to the actual policy wordings.

700-2025 Willingdon Avenue, Burnaby, BC V5C 0J3 T (604) 294-3301 F (604) 294-3003 TF (800) 263-3313



Frequently Asked Questions

Q. The Strata Corporation carries insurance, why do I also need a Unit Owners/Tenants Policy?

A. An owner and tenant are responsible for obtaining insurance coverage to cover risks that are not covered by the Strata Corporation's insurance policy.

Q. What does the Strata Corporation insurance include?

A. The intent of the Strata Corporation insurance is to cover the building as originally constructed by the developer.

Q. What is not covered by the Strata Corporation, which I should be insuring under a Unit Owners/Tenants Policy?

A. Your personal contents, any improvement or betterment since the original hand over from the developer, additional living expense to cover your relocation costs after a claim, your own personal liability for lawsuits and deductible assessment/loss assessment.

Q. How do I know whether my policy is for Full Replacement Cost Coverage?

A. Full Replacement Cost is included unless otherwise noted. If Property of Every Description and Equipment Breakdown have the same limits noted, then Full Replacement Cost is in effect.

Q. Why are deductibles increasing?

A. Increasing costs and frequency of claims have led to poor results for insurers in the strata class of business. In response to ongoing financial losses and an analysis of a strata's claims history, insurers are increasing deductibles to new minimum requirements.

Q. What is the definition of Sprinkler Discharge?

A. Sprinkler Discharge means activation, discharge and/or leakage of a sprinkler head, a component of the fire suppression system, unless directly resulting from fire, smoke, heat, or explosion. Sprinkler discharge is a type of water damage for which insurers sometimes require a higher deductible applied due to losses from this peril. If there is not a specific deductible noted for sprinkler discharge, insured losses would fall under the All Other Losses or Water Damage Deductible depending on proximate cause of loss.

Q. What is the definition of Vacant Unit?

A. A unit which is uninhabited at the time of loss, regardless of the presence of furnishings, due to all previous occupants having terminated their residence without intention of lawfully returning and no new occupants having taken up lawful residence.

Q. What is the definition of Illegal Drug?

A. Illegal Drug Activity means any activity relating to either the growing, cultivation, harvesting, manufacturing, distribution or sale of any non-prescription controlled substance or substances enumerated in Schedule (Section 2) of the federal Controlled Drugs and Substances Act Narcotic Control Regulations C.R.C., c 1041 (as amended from time to time), whether or not the Named Insured is aware of such activity. Often, Illegal Drug Activity is excluded entirely from insurance, but coverage is afforded under our policy.

Q. What is the definition of Flood?

A. Flood means tsunami, waves, tides, tidal waves or the rising of, the breaking out or the overflow of any body of water whether natural or manmade. For purpose of strata insurance, owners cannot cause a flood (i.e. this is not a potential strata owner deductible assessment). The Flood deductible would be funded by all owners based upon unit entitlement if assessment was required.

Q. What is the definition of Wildfires of Note?

A. Wildfires of Note means "wildfires which are highly visible or which pose a potential threat to public safety". The Wildfire deductible would be funded by all owners based upon unit entitlement if assessment was required.



Q. What is my portion of the Earthquake deductible?

A. The earthquake deductible is applied as a percentage of the value of the buildings(s) damaged. The earthquake deductible minimum only applies if the percentage deductible is lower than the minimum stated, which is very rare. For example, a \$10,000,000. building with a 20% deductible, minimum \$250,000, would have a deductible of \$2,000,000. (20% of \$10,000,000. with minimum of \$250,000. irrelevant). Any special assessment to fund the strata earthquake deductible would be based upon unit entitlement. To calculate the average earthquake deductible assessment to each owner, divide the strata earthquake deductible by the number of units. Using above example, if there were 100 units, the average assessment to each owner would be \$20,000. (\$2,000,000. / 100).

Q. What is Deductible Assessment/Loss Assessment?

A. Most Strata Corporation bylaws allow the Strata Corporation to assess the deductible to the source unit owner. Therefore it is imperative all owners have personal insurance coverage to fund such as assessment in the event the strata loss results from their unit. Owners should carry coverage to the highest potential deductible assessment figure which is typically the water damage deductible or sprinkler discharge deductible, if higher.

Q. What about damage below the Strata Corporation deductible?

A. While the Strata Property Act requires the Strata Corporation to maintain insurance, the Act does not contain a duty to repair the strata lot. This means that if damage to the Strata Corporation property is below the deductible, all unit owners will typically be responsible for repairing their own units. Moreover, you can be responsible to repair your unit even if the damage is caused by another unit or common property. It is imperative that you have insurance to cover repairs to your unit below the strata deductible, and this coverage is often referred to as Unit Additional Protection under a personal insurance policy.

Q. How do I find Deductible Assessment/Loss Assessment Insurance?

A. Get in touch with your current personal insurance provider to get this necessary coverage, share the Summary of Coverage document outlining the Strata Deductibles.

Q. My personal insurer cannot match the policy deductibles.

A. Each personal insurer has different stipulations and limitations. Ask your broker for advice on other potential options. Acerá Insurance Services Ltd. is also proud to launch our new Deductible Assessment Buy Up program for unit owners at /deductible-coverage.

Q. What else can I do?

A. Preventing claims is always best, and not limited to but include that you check and replace your supply lines, know where your water shut off valves are located, consider water leak detectors, perform regular and preventative maintenance, never leave your appliances running while away from home, and consider installing sprinkler cages.